

**FOR IMMEDIATE RELEASE: October 26, 2018**

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### **New Hampshire Insurance Department Issues Guidance on Health Insurance Fraud**

**CONCORD, NH** -- As the open enrollment period approaches, the New Hampshire Insurance Department is advising consumers to be cautious when enrolling in an unfamiliar health plan. The Department strongly encourages all consumers to read the plan details and to ask questions about plan benefits and exclusions before enrolling.

There are only three companies selling Affordable Care Act (ACA) compliant health plans in the New Hampshire Exchange Marketplaces: Ambetter, Anthem, and Harvard Pilgrim. Plans that are sold by a company other than these three may not be approved to be sold in NH and may not include the same consumer protections and benefits as an ACA-compliant plan.

Insurance fraud occurs when an insurance company, agent, adjuster or consumer commits a deliberate deception in order to obtain an illegitimate gain. It can occur during the process of buying, using, selling or underwriting insurance. If you are offered an unfamiliar plan that claims to be ACA compliant, it is particularly important to ask questions. Some plans were designed to bring *employers* into compliance with the ACA's requirement to offer coverage to their employees, but it is not lawful to sell these plans directly to individuals. Such offers should be reported to the New Hampshire Insurance Department, because they could be part of a scheme to commit fraud.

The Department offers the following tips for consumers when considering a health plan:

1. If the plan sounds too good to be true, it probably is. Trust your instincts.
2. There are no new association health plans approved to be sold in NH in 2019. Plans that charge you a membership fee to enroll, or refer to Minimum Essential Coverage (MEC), may be unapproved or fraudulent, particularly when marketed to individuals.
3. Be wary of unsolicited phone calls or other communications from companies or agents selling you a plan, of solicitations that demand you take action "immediately," and of communications with the appearance of official government communications.
4. Be wary if a specific insurance company's name or phone number is not included on the mail piece.
5. Read the fine print. **Bold**, underlined, and CAPITALIZED text is meant to draw your attention to "buzzwords," but provide no details about actual program benefits.

### **Stop. Call. Confirm.**

If you are unsure about the insurance company or agent you are dealing with, STOP before signing any paperwork or writing a check; CALL the NH Insurance Department at 1-800-852-3416; and CONFIRM the company or agent offering insurance is legitimate and licensed in the state.

**The New Hampshire Insurance Department can help:**

Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800-852-3416 or (603) 271-2261, or by email at [consumerservices@ins.nh.gov](mailto:consumerservices@ins.nh.gov). The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. For more information, visit [www.nh.gov/insurance](http://www.nh.gov/insurance).